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DORRIS S. HARRISLEY
R.M.C.

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MORTGAGE

THIS MORTGAGE is made this 25th day of October 1983, between the Mortgagor, Francis A. Styer and Elizabeth S. Styer (herein "Borrower"), and the Mortgagee HERITAGE FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, whose address is 201 West Main Street, Laurens, S. C. 29360 (herein "Lender").

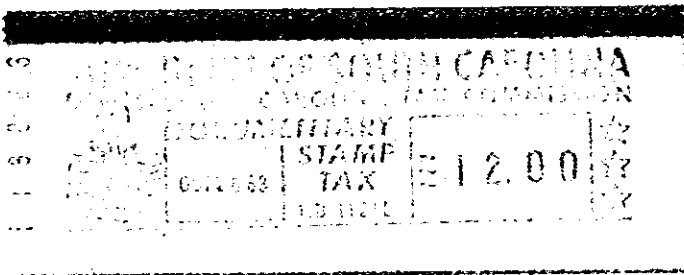
WHEREAS, Borrower is indebted to Lender in the principal sum of Thirty Thousand and no/100 (\$30,000.00) Dollars, which indebtedness is evidenced by Borrower's note dated October 25, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 1998

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

All that certain piece, parcel or lot of land situate, lying and being in Greenville County, State of South Carolina, in the corporate limits of the City of Simpsonville, being known and designated as Lot No. 131 of Section III, POINSETTIA Subdivision as shown on plat recorded in the R.M.C. Office for Greenville County in Plat Book PPP at page 141 and having such metes and bounds as shown thereon.

This being the same property conveyed to the mortgagors herein by deed of Leroy E. Simpson and Edith M. Simpson dated June 17, 1974. Said deed is recorded in the R.M.C. Office for Greenville County in Deed Book 1001, at page 463.

This mortgage is subordinate and junior in lien to that mortgage given by the mortgagors herein to Laurens Federal Savings and Loan Association in the original amount of \$39,900.00. Said mortgage being recorded in the R.M.C. Office for Greenville County in Real Estate Mortgage Book 1314, at page 37.



which has the address of 508 Poinsettia Drive Simpsonville, S.C. 29681 (herein "Property Address");

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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